Amendments to the Claims

Please enter the following amendments to the claims:

Listing of Claims:

1. (Previously Presented) A computer-implemented method of receiving a check identifier entered by a user, the method comprising:

    requesting, via at least one processor, a user to review an original check identifier in MICR format, the original check identifier comprising a plurality of numeric fields separated by separator symbols, the plurality of numeric fields comprising a routing number field, an account number field and a check number field;

    instructing, via the at least one processor, the user to replace the separator symbols of the original check identifier in MICR format with non-numeric keyboard replacement symbols, thereby obtaining a substitute check identifier, the substitute check identifier comprising the plurality of numeric fields separated by the replacement symbols;

    requesting, via the at least one processor, the user to enter the substitute check identifier; and

    identifying, via at least one processor, the routing number field, the account number field and the check number field within the entered substitute check identifier.

2. (Original) The method of Claim 1 wherein the users uses a computer keyboard to enter the replacement symbols.

3. (Original) The method of Claim 1 wherein the users uses a telephone keypad to enter the replacement symbols.

4. (Withdrawn) A method comprising instructing a user to replace separator symbols within an original MICR format check identifier with replacement symbols, thereby obtaining a substitute check identifier, the original MICR format check identifier comprising numeric fields

separated by the separator symbols, and the substitute check identifier comprising the numeric fields separated by the replacement symbols.

5.   (Withdrawn) The method of Claim 4 further comprising instructing the user to enter the substitute check identifier with a computer keyboard.

6.   (Withdrawn) The method of Claim 4 further comprising instructing the user to enter the substitute check identifier with a telephone keypad system.

7.   (Previously Presented) A computer program stored on a computer-readable medium, the computer program operable to execute on a computer system operable for check entry comprising:

at least one check entry module comprising:

computer code stored on the computer-readable medium, the computer code configured to instruct a user to replace the separator symbols within an original MICR format check identifier with non-numeric keyboard replacement symbols, thereby obtaining a substitute check identifier, the original MICR format check identifier comprising numeric fields separated by the separator symbols, and the substitute check identifier comprising the numeric fields separated by the non-numeric replacement symbols; and

computer code stored on a the computer-readable medium, the computer code configured to instruct the user to enter the substitute check identifier into at least one of a computer system and a telephone system.

8.   (Previously Presented) A computer-implemented method comprising:

instructing, via at least one processor, a user to replace separator symbols within an original MICR format check identifier with replacement symbols, thereby obtaining a substitute check identifier;

wherein the original MICR format check identifier includes a routing number, an account number, a check number, and at least one separator symbol separating at least two of the routing number, the account number, and the check number;

wherein the separator symbol is a non-numeric keyboard symbol; and

wherein the substitute check identifier includes the routing number, the account number, the check number, and at least one replacement symbol separating at least two of the routine number, the account number, and the check number.

9.   (Original) The method of Claim 8 further comprising instructing the user to enter the substitute check identifier with a computer keyboard.

10.   (Original) The method of Claim 8 further comprising instructing the user to enter the substitute check identifier with a telephone keypad system.

11.   (Withdrawn) A method of receiving a check identifier during a check transaction, the method comprising:

receiving, via at least one processor, a substitute check identifier, the substitute check identifier comprising a routing number, an account number and a check number, the substitute check identifier further including at least one non-numeric keyboard replacement symbol wherein the at least one replacement symbol separates at least two of the routing number, the account number, and the check number, and wherein the at least one non-numeric replacement symbol substitutes for at least one original separator symbol within a MICR line; and

processing, via the at least one processor,   the substitute check identifier to identify at least one of the routing number, the account number and the check number.

12.   (Withdrawn) The method of Claim 11 wherein the replacement symbol is a symbol from a computer keyboard.

13.   (Withdrawn) The method of Claim 11 wherein the replacement symbol is a symbol from a telephone keypad.

14.   (Withdrawn) The method of Claim 11 wherein the replacement symbol is an asterisk.

15.   (Withdrawn) The method of Claim 11 wherein the replacement symbol is a "#" symbol.

16.   (Withdrawn) The method of Claim 11 wherein the act of processing the substitute check identifier identifies the routing number by searching for a field comprising at least nine digits.

17.   (Withdrawn) The method of Claim 11 wherein the act of processing the substitute check identifier identifies the routing number by searching for a field comprising a predetermined number of digits.

18.   (Withdrawn) The method of Claim 11 wherein the act of processing the substitute check identifier identifies the routing number by searching for a field that is not the last field within the substitute check identifier.

19.   (Withdrawn) The method of Claim 11 wherein the act of processing the substitute check identifier identifies the account number by first identifying the routing field.

20.   (Withdrawn) The method of Claim 11 wherein the act of processing the substitute check identifier identifies the check number by comparing the fields in the substitute check identifier to a separately entered check number.

21.   (Withdrawn) The method of Claim 11 wherein the replacement symbol exists between the account number and the routing number.

22.   (Withdrawn) The method of Claim 11 wherein the replacement symbol exists between the account number and the check number.

23.   (Withdrawn) The method of Claim 11 wherein the replacement symbol exists at the beginning of the check identifier.

24.   (Withdrawn) A computer-implemented method of receiving a check identifier during a check transaction, the method comprising:

receiving, via at least one processor, from a user, a substitute check identifier, wherein the substitute check identifier has at least one non-numeric keyboard replacement symbol that is used in lieu of a separator symbol within an original check identifier, wherein the original check identifier comprises a routing number field, an account number field, a check number and at least one separator symbol separating at least two of the routing number, the account number, and the check number, and wherein the substitute check identifier comprises the routing number field, the account number field, the check number, and at least one replacement symbol; and

parsing, via the at least one processor, the received substitute check identifier to distinguish at least one of the routing number field, the account number field and the check number field.

25. (Withdrawn) The method of Claim 24, wherein the user is a customer.

26. (Withdrawn) The method of Claim 24, wherein the user is a merchant operator.

27. (Withdrawn) The method of Claim 24, further comprising:

verifying that the entered substitute check identifier includes at least one replacement symbol; and

if the substitute check identifier does not include at least one replacement symbol, instructing the user to enter a substitute check identifier with at least one replacement symbol.

28. (Withdrawn) The method of Claim 24, wherein the act of parsing comprises identifying a first nine-digit distinguished field within the substitute check identifier as the routing number.

29. (Withdrawn) The method of Claim 24, wherein the act of parsing comprises identifying a distinguished field that matches the user-entered check number as the check number field, and identifying the routing number field.

30-37. (Canceled)

38.   (Withdrawn) A system for receiving a check identifier during a check transaction, the system comprising:

a processing means for receiving a substitute check identifier, wherein the substitute check identifier comprises at least one non-numeric keyboard replacement symbol that replaces at least one original separator symbol within an original MICR format check identifier with at least one generic symbol wherein the non-numeric replacement symbol demarcates between at least two of an account number, a routing number, and a check number.